
Group Number: 00515887

ALABAMA STATE UNIVERSITY

All Eligible 12 Month Employees Paid Bi-Weekly

Here you'll find information about your following employee benefit(s). Be sure to review the enclosed - it provides everything you need to sign up for your Guardian benefits.

PLAN HIGHLIGHTS

- Dental
- Vision
- Life
- Short Term Disability
- Long Term Disability
- Critical Illness
- Accident
- Cancer

Questions? Concerns?

Helpline (888) 600-1600

Call weekdays, 7:00 AM to 8:30 PM, EST.

And refer to your plan number: 00515887

Welcome

Dear ALABAMA STATE UNIVERSITY Employee,

We are happy to have been chosen by ALABAMA STATE UNIVERSITY to be the provider of your employee benefits this year. For over 150 years, we have helped millions of people plan, secure and look after their families. We believe that life's unexpected surprises should be met with the support, guidance and understanding of someone who truly cares. And, we understand the power of help. It's why we go above and beyond to do what's right for you.

With Guardian® coverage you get:

- Affordable group rates
- Convenient payroll deduction
- Benefits for your unique needs

Take advantage of the benefits offered to you at work. Feel secure knowing that you have the coverage you need from a trusted provider and that it's there when you need it most.

Guardian

GUARDIAN® is a registered trademark of The Guardian Life Insurance Company of America®. Insurance products are underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage.

2018-71635 (12/20)

Dental Benefit Summary
Group Number: 00515887
A Dental insurance plan through Guardian:

- Provides coverage for key preventive services such as regular checkups and cleanings to keep you and your family healthy
- Helps offset potentially expensive dental procedures, such as crowns and fillings
- Gives you access to one of the nation's largest dental networks so care is convenient to you
- Makes it easy to find a high quality certified network dentist by accessing guardiananytime.com or Guardian's find a provider mobile app
- Fast and easy claim payments

About Your Benefits:

PPO plan, you can visit any dentist; but you pay less out-of-pocket when you choose a PPO dentist. Out-of-network benefits are based on a percentile of the prevailing fee data for the dentist's zip code.

Your Dental Plan	PPO	
Your Network is	DentalGuard Preferred	
Calendar year deductible	<i>In-Network</i>	<i>Out-of-Network</i>
Individual	\$50	\$50
Family limit	3 per family	
Waived for	Preventive	Preventive
Charges covered for you (co-insurance)	<i>In-Network</i>	<i>Out-of-Network</i>
Preventive Care	100%	100%
Basic Care	100%	100%
Major Care	50%	50%
Orthodontia	Not Covered (applies to all levels)	
Annual Maximum Benefit	\$1000	\$1000
Lifetime Orthodontia Maximum	Not Applicable	
Dependent Age Limits	26	

A Sample of Services Covered by Your Plan:

		PPO	
		<i>Plan pays (on average)</i>	
		<i>In-network</i>	<i>Out-of-network</i>
Preventive Care	Cleaning (prophylaxis)	100%	100%
	Frequency:	2 in 12 Months	
	Fluoride Treatments	100%	100%
	Limits:	Under Age 19	
	Oral Exams	100%	100%
	Sealants (per tooth)	100%	100%
	X-rays	100%	100%
Basic Care	Anesthesia*	100%	100%
	Fillings‡	100%	100%
	Perio Surgery	100%	100%
	Periodontal Maintenance	100%	100%
	Frequency:	2 in 12 months	
	Repair & Maintenance of Crowns, Bridges & Dentures	100%	100%
	Root Canal	100%	100%
	Scaling & Root Planing (per quadrant)	100%	100%
	Simple Extractions	100%	100%
	Surgical Extractions	100%	100%
Major Care	Bridges and Dentures	50%	50%
	Inlays, Onlays, Veneers**	50%	50%
	Single Crowns	50%	50%

This is only a partial list of dental services. Your certificate of benefits will show exactly what is covered and excluded. **For PPO and or Indemnity members, Crowns, Inlays, Onlays and Labial Veneers are covered only when needed because of decay or injury or other pathology when the tooth cannot be restored with amalgam or composite filling material. When Orthodontia coverage is for "Child(ren)" only, the orthodontic appliance must be placed prior to the age limit set by your plan; If full-time status is required by your plan in order to remain insured after a certain age; then orthodontic maintenance may continue as long as full-time student status is maintained. If Orthodontia coverage is for "Adults and Child(ren)" this limitation does not apply. *General Anesthesia – restrictions apply. ‡For PPO and or Indemnity members, Fillings – restrictions may apply to composite fillings.

This document is a summary of the major features of the referenced insurance coverage. It is intended for illustrative purposes only and does not constitute a contract. The insurance plan documents, including the policy and certificate, comprise the contract for coverage. The full plan description, including the benefits and all terms, limitations and exclusions that apply will be contained in your insurance certificate. The plan documents are the final arbiter of coverage. Coverage terms may vary by state and actual sold plan. The premium amounts reflected in this summary are an approximation; if there is a discrepancy between this amount and the premium actually billed, the latter prevails.

Manage Your Benefits:

Go to www.GuardianAnytime.com to access secure information about your Guardian benefits including access to an image of your ID Card. Your on-line account will be set up within 30 days after your plan effective date..

Find A Dentist:

Visit www.GuardianAnytime.com
Click on "Find A Provider"; You will need to know your plan, which can be found on the first page of your dental benefit summary.

Need Assistance?

Call the Guardian Helpline (888) 600-1600, weekdays, 8:00 AM to 8:30 PM, EST. Refer to your member ID (social security number) and your plan number: 00515887

Please call the Guardian Helpline if you need to use your benefits within 30 days of plan effective date. Please note, self-serve options over the phone or online at Guardian Anytime are not available until the case is fully implemented, please wait to speak to a live agent when calling the Guardian Helpline.

EXCLUSIONS AND LIMITATIONS

- Important Information about Guardian's DentalGuard Indemnity and DentalGuard Preferred Network PPO plans: This policy provides dental insurance only. Coverage is limited to those charges that are necessary to prevent, diagnose or treat dental disease, defect, or injury. Deductibles apply. The plan does not pay for: oral hygiene services (except as covered under preventive services), orthodontia (unless expressly provided for), cosmetic or experimental treatments (unless they are expressly provided for), any treatments to the extent benefits are payable by any other payor or for which no charge is made, prosthetic devices unless certain conditions are met, and services ancillary to surgical treatment. The plan limits benefits for diagnostic consultations and for preventive, restorative, endodontic, periodontic, and prosthodontic services. The services, exclusions and limitations listed above do not constitute a contract and are a summary only. The Guardian plan documents are the final arbiter of coverage. Contract # GP-1-DG2000 et al.
- **PPO and or Indemnity Special Limitation:** Teeth lost or missing before a covered person becomes insured by this plan. A covered person may have one or more congenitally missing teeth or have lost one or more teeth before he became insured by this plan. We won't pay for a prosthetic device which replaces such teeth unless the device also replaces one or more natural teeth lost or extracted after the covered person became insured by this plan. R3-DG2000

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Vision Benefit Summary
Group Number: 00515887
Why choose Guardian for your Vision insurance:

For just a few dollars a month, this coverage saves you money on optical wellness, as well as providing discounts on eyewear, contacts, and corrective vision services

- Extensive network of vision specialists and medical professionals
- Affordable coverage
- Quick and easy claim payments

About Your Benefits:

Option 1: Significant out-of-pocket savings available with your **Full Feature** plan by visiting one of Guardian's Vision's network locations including retail centers such as Wal-Mart®, JCPenney®, Sears®, Target®, Sam's Club®, Costco®, Pearle®, America's Best®, For Eyes and Visionworks®.

Option 2: Visit any doctor with your **Full Feature** plan, but save by visiting any of the 50,000+ locations in the nation's largest vision network.

Your Vision Plan	Option 1: Full Feature		Option 2: Full Feature	
Your Network is	Guardian Vision		VSP Choice Network	
Your Semi-monthly premium	\$ 3.60		\$ 4.88	
You and 1 dependent	\$ 6.40		\$ 8.67	
You, Spouse/Domestic partner and Child(ren)	\$ 10.00		\$ 13.55	
Copay				
Exams Copay	\$ 10		\$ 10	
Materials Copay (waived for elective contact lenses)	\$ 20		\$ 20	
Sample of Covered Services	<i>You Pay:</i>		<i>You pay (after copay if applicable):</i>	
	<i>In-network</i>	<i>Out-of-network</i>	<i>In-network</i>	<i>Out-of-network</i>
Eye Exams	\$0	Amount over \$59	\$0	Amount over \$39
Single Vision Lenses	\$0	Amount over \$30	\$0	Amount over \$23
Lined Bifocal Lenses	\$0	Amount over \$50	\$0	Amount over \$37
Lined Trifocal Lenses	\$0	Amount over \$65	\$0	Amount over \$49
Lenticular Lenses	\$0	Amount over \$100	\$0	Amount over \$64
Frames	80% of amount over \$130	Amount over \$70	80% of amount over \$130 ¹	Amount over \$46
Contact Lenses (Elective)	Amount over \$130	Amount over \$120	Amount over \$130	Amount over \$100
Contact Lenses (Medically Necessary)	\$0	Amount over \$210	\$0	Amount over \$210
Contact Lenses (Evaluation and fitting)	Standard \$50; Custom \$75	No discounts	15% off UCR	No discounts
Cosmetic Extras	Up to 45% off providers UCR	No discounts	Avg. 20-25% off retail price	No discounts
Glasses (Additional pair of frames and lenses)	Courtesy discount from most providers up to 20% off providers UCR	No discounts	20% off retail price**	No discounts
Laser Correction Surgery Discount	Up to 25% off the national average	No discounts	Up to 15% off the usual charge or 5% off promotional price	No discounts
Hearing	Savings of 30-60%	No discounts	N/A	N/A

Your Vision Plan	Option 1: Full Feature	Option 2: Full Feature
Service Frequencies		
Exams	Every calendar year	Every calendar year
Lenses (for glasses or contact lenses)‡‡	Every calendar year	Every calendar year
Frames	Every two calendar years	Every two calendar years
Network discounts (glasses and contact lens professional service)	Courtesy discounts from most providers up to 20% off providers UCR	Limitless within 12 months of exam.
Dependent Age Limits	26	26

Visit www.GuardianAnytime.com and click on “Find a Provider”

Guardian Vision

- ‡‡Benefit includes coverage for glasses or contact lenses, not both.
- The contact lens allowance is applied to the cost of the contacts and the fitting and evaluation when the member utilizes an OON provider.
- Complete eyeglasses must be purchased at one time from one provider. For example, if a member purchases only lenses, he or she cannot purchase frames later in the same benefit period. The member is not eligible for new vision materials until the next benefit period.
- Due to lower prices being available at Walmart, Sam's Club and Costco locations, the discounts do not apply.
- Not all Pearle Vision stores are participating in network locations. Not all doctors in the retail locations are in network. Some retail locations are materials only and do not offer exams. See the directory and contact the location to ensure participation.

VSP

- ‡‡Benefit includes coverage for glasses or contact lenses, not both.
- ** For the discount to apply your purchase must be made within 12 months of the eye exam.
- Charges for an initial purchase can be used toward the material allowance. Any unused balance remaining after the initial purchase cannot be banked for future use. The only exception would be if a member purchases contact lenses from an out of network provider, members can use the balance towards additional contact lenses within the same benefit period.
- ¹Extra \$20 on select brands

This document is a summary of the major features of the referenced insurance coverage. It is intended for illustrative purposes only and does not constitute a contract. The insurance plan documents, including the policy and certificate, comprise the contract for coverage. The full plan description, including the benefits and all terms, limitations and exclusions that apply will be contained in your insurance certificate. The plan documents are the final arbiter of coverage. Coverage terms may vary by state and actual sold plan. The premium amounts reflected in this summary are an approximation; if there is a discrepancy between this amount and the premium actually billed, the latter prevails.

Manage Your Benefits:

Go to www.GuardianAnytime.com to access secure information about your Guardian benefits including access to an image of your ID Card. Your on-line account will be set up within 30 days after your plan effective date.

Need Assistance?

Call the Guardian Helpline (888) 600-1600, weekdays, 8:00 AM to 8:30 PM, EST. Refer to your member ID (social security number) and your plan number: 00515887.

Please call the Guardian Helpline if you need to use your benefits within 30 days of plan effective date. Please note, self-serve options over the phone or online at Guardian Anytime are not available until the case is fully implemented, please wait to speak to a live agent when calling the Guardian Helpline.

EXCLUSIONS AND LIMITATIONS

Important Information: This policy provides vision care limited benefits health insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. Coverage is limited to those charges that are necessary for a routine vision examination. Co-pays apply. The plan does not pay for: orthoptics or vision training and any associated supplemental testing; medical or surgical treatment of the eye; and eye examination or corrective eyewear required by an employer as a condition of employment; replacement of lenses and frames that are furnished under this plan, which are lost or broken (except at normal intervals when services are otherwise available or a warranty exists). The plan limits benefits for blended lenses, oversized lenses, photochromic lenses, tinted lenses, progressive multifocal lenses, coated or laminated lenses, a frame that exceeds plan allowance, cosmetic lenses; U-V protected lenses and

optional cosmetic processes. The services, exclusions and limitations listed above do not constitute a contract and are a summary only. The Guardian plan documents are the final arbiter of coverage. See Contract Booklet for Details

Laser Correction Surgery:

The Covered person receives up to 25 % of the national average for laser surgery.

Laser surgery is not an insured benefit. The surgery is available at a discounted fee. The covered person must pay the entire discounted fee. In addition, the laser surgery discount may not be available in all states.



NOTICE OF PRIVACY PRACTICES

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION.

PLEASE REVIEW IT CAREFULLY.

Effective: 05/01/2016

This Notice of Privacy Practices describes how Guardian and its subsidiaries may use and disclose your Protected Health Information (PHI) in order to carry out treatment, payment and health care operations and for other purposes permitted or required by law.

Guardian is required by law to maintain the privacy of PHI and to provide you with notice of our legal duties and privacy practices concerning PHI. We are required to abide by the terms of this Notice so long as it remains in effect. We reserve the right to change the terms of this Notice of Privacy Practices as necessary and to make the new Notice effective for all PHI maintained by us. If we make material changes to our privacy practices, copies of revised notices will be made available on request and circulated as required by law. Copies of our current Notice may be obtained by contacting Guardian (using the information supplied below), or on our Web site at www.guardianlife.com/privacy-policy.

What is Protected Health Information (PHI):

PHI is individually identifiable information (including demographic information) relating to your health, to the health care provided to you or to payment for health care. PHI refers particularly to information acquired or maintained by us as a result of your having health coverage (including medical, dental, vision and long term care coverage).

In What Ways may Guardian Use and Disclose your Protected Health Information (PHI):

Guardian has the right to use or disclose your PHI without your written authorization to assist in your treatment, to facilitate payment and for health care operations purposes. There are certain circumstances where we are required by law to use or disclose your PHI. And there are other purposes, listed below, where we are permitted to use or disclose your PHI without further authorization from you. Please note that examples are provided for illustrative purposes only and are not intended to indicate every use or disclosure that may be made for a particular purpose.

Guardian has the right to use or disclose your PHI for the following purposes:

Treatment. Guardian may use and disclose your PHI to assist your health care providers in your diagnosis and treatment. For example, we may disclose your PHI to providers to supply information about alternative treatments.

Payment. Guardian may use and disclose your PHI in order to pay for the services and resources you may receive. For example, we may disclose your PHI for payment purposes to a health care provider or a health plan. Such purposes may include: ascertaining your range of benefits; certifying that you received treatment; requesting details regarding your treatment to determine if your benefits will cover, or pay for, your treatment.

Health Care Operations. Guardian may use and disclose your PHI to perform health care operations, such as administrative or business functions. For example, we may use your PHI for underwriting and premium rating purposes. However, we will not use or disclose your genetic information for underwriting purposes and are prohibited by law from doing so.

Appointment Reminders. Guardian may use and disclose your PHI to contact you and remind you of appointments.

Health Related Benefits and Services. Guardian may use and disclose PHI to inform you of health related benefits or services that may be of interest to you.

Plan Sponsors. Guardian may use or disclose PHI to the plan sponsor of your group health plan to permit the plan sponsor to perform plan administration functions. For example, a plan may contact us regarding benefits, service or coverage issues. We may also disclose summary health information about the enrollees in your group health plan to the plan sponsor so that the sponsor can obtain premium bids for health insurance coverage, or to decide whether to modify, amend or terminate your group health plan.

Guardian is required to use or disclose your PHI:

- To you or your personal representative (someone with the legal right to make health care decisions for you);
- To the Secretary of the Department of Health and Human Services, when conducting a compliance investigation, review or enforcement action related to health information privacy or security; and
- Where otherwise required by law.

Guardian is Required to Notify You of any Breaches of Your Unsecured PHI.

Although Guardian takes reasonable, industry-standard measures to protect your PHI, should a breach occur, Guardian is required by law to notify affected individuals. Under federal medical privacy law, a breach means the acquisition, access, use, or disclosure of unsecured PHI in a manner not permitted by law that compromises the security or privacy of the PHI.

Other Uses and Disclosures.

Guardian may also use and disclose your PHI for the following purposes without your authorization:

- We may disclose your PHI to persons involved in your care or payment for care, such as a family member or close personal friend, when you are present and do not object, when you are incapacitated, under certain circumstances during an emergency or when otherwise permitted by law.
- We may use or disclose your PHI for public health activities, such as reporting of disease, injury, birth and death, and for public health investigations.
- We may use or disclose your PHI in an emergency, directly to or through a disaster relief entity, to find and tell those close to you of your location or condition
- We may disclose your PHI to the proper authorities if we suspect child abuse or neglect; we may also disclose your PHI if we believe you to be a victim of abuse, neglect, or domestic violence.
- We may disclose your PHI to a government oversight agency authorized by law to conducting audits, investigations, or civil or criminal proceedings.
- We may use or disclose your PHI in the course of a judicial or administrative proceeding (e.g., to respond to a subpoena or discovery request).
- We may disclose your PHI to the proper authorities for law enforcement purposes.
- We may disclose your PHI to coroners, medical examiners, and/or funeral directors consistent with law.
- We may use or disclose your PHI for organ or tissue donation.
- We may use or disclose your PHI for research purposes, but only as permitted by law.
- We may use or disclose PHI to avert a serious threat to health or safety.
- We may use or disclose your PHI if you are a member of the military as required by armed forces services.
- We may use or disclose your PHI to comply with workers' compensation and other similar programs.
- We may disclose your PHI to third party business associates that perform services for us, or on our behalf (e.g. vendors).
- We may use and disclose your PHI to federal officials for intelligence and national security activities authorized by law. We also may disclose your PHI to authorized federal officials in order to protect the President, other officials or foreign heads of state, or to conduct investigations authorized by law.
- We may disclose your PHI to correctional institutions or law enforcement officials if you are an inmate or under the custody of a law enforcement official (e.g., for the institution to provide you with health care services, for the safety and security of the institution, and/or to protect your health and safety or the health and safety of other individuals).
- We may use or disclose your PHI to your employer under limited circumstances related primarily to workplace injury or illness or medical surveillance.

We generally will not sell your PHI, or use or disclose PHI about you for marketing purposes without your authorization unless otherwise permitted by law.

Your Rights with Regard to Your Protected Health Information (PHI):

Your Authorization for Other Uses and Disclosures. Other than for the purposes described above, or as otherwise permitted by law, Guardian must obtain your written authorization to use or disclose your PHI. You have the right to revoke that authorization in writing except to the extent that: (i) we have taken action in reliance upon the authorization prior to your written revocation, or (ii) you were required to give us your authorization as a condition of obtaining coverage, and we have the right, under other law, to contest a claim under the coverage or the coverage itself.

Under federal and state law, certain kinds of PHI may require enhanced privacy protections. These forms of PHI include information pertaining to:

- HIV/AIDS testing, diagnosis or treatment
- Venereal and /or communicable Disease(s)
- Genetic Testing
- Alcohol and drug abuse prevention, treatment and referral
- Psychotherapy notes

We will only disclose these types of delineated information when permitted or required by law or upon your prior written authorization.

Your Right to an Accounting of Disclosures. An 'accounting of disclosures' is a list of certain disclosures we have made, if any, of your PHI. You have the right to receive an accounting of certain disclosures of your PHI that were made by us. This right applies to disclosures for purposes other than those made to carry out treatment, payment and health care operations as described in this notice. It excludes disclosures made to you, or those made for notification purposes.

We ask that you submit your request in writing by completing our form. Your request may state a requested time period not more than six years prior to the date when you make your request. Your request should indicate in what form you want the list (e.g., paper, electronically). Our form for Accounting of Disclosure requests is available at www.guardianlife.com/privacy-policy.

Your Right to Obtain a Paper Copy of This Notice. You have a right to request a paper copy of this notice even if you have previously agreed to accept this notice electronically. You may obtain a paper copy of this notice by sending a request to the contact information listed at the end of this notice.

Your Right to File a Complaint. If you believe your privacy rights have been violated, you may file a complaint with Guardian or the Secretary of U.S. Department of Health and Human Services. If you wish to file a complaint with Guardian, you may do so using the contact information below. You will not be penalized for filing a complaint.

Please submit any exercise of the Rights designated below to Guardian in writing using the contact information listed below. For some requests, Guardian may charge for reasonable costs associated with complying with your requests; in such a case, we will notify you of the cost involved and provide you the opportunity to modify your request before any costs are incurred.

Your Right to Request Restrictions. You have the right to request a restriction on the PHI we use or disclose about you for treatment, payment or health care operations as described in this notice. You also have the right to request a restriction on the medical information we disclose about you to someone who is involved in your care or the payment for your care.

Guardian is not required to agree to your request; however, if we do agree, we will comply with your request until we receive notice from you that you no longer want the restriction to apply (except as required by law or in emergency situations). Your request must describe in a clear and concise manner: (a) the information you wish restricted; (b) whether you are requesting to limit Guardian's use, disclosure or both; and (c) to whom you want the limits to apply.

Your Right to Request Confidential Communications. You have the right to request that Guardian communicate with you about your PHI be in a particular manner or at a certain location. For example, you may ask that we contact you at work rather than at home. We are required to accommodate all reasonable requests made in writing, when such requests clearly state that your life could be endangered by the disclosure of all or part of your PHI.

Your Right to Amend Your PHI If you feel that any PHI about you, which is maintained by Guardian, is inaccurate or incomplete, you have the right to request that such PHI be amended or corrected. Within your written request, you must provide a reason in support of your request. Guardian reserves the right to deny your request if: (i) the PHI was not created by Guardian, unless the person or entity that created the information is no longer available to amend it (ii) if we do not maintain the PHI at issue (iii) if you would not be permitted to inspect and copy the PHI at issue or (iv) if the PHI we maintain about you is accurate and complete. If we deny your request, you may submit a written statement of your disagreement to us, and we will record it with your health information.

Your Right to Access to Your PHI. You have the right to inspect and obtain a copy of your PHI that we maintain in designated record sets. Under certain circumstances, we may deny your request to inspect and copy your PHI. In an instance where you are denied access and have a right to have that determination reviewed, a licensed health care professional chosen by Guardian will review your request and the denial. The person conducting the review will not be the person who denied your request. Guardian promises to comply with the outcome of the review.

How to Contact Us:

If you have any questions about this Notice or need further information about matters covered in this Notice, please call the toll-free number on the back of your Guardian ID card. If you are a broker please call 800-627-4200. All others please contact us at 800-541-7846. You can also write to us with your questions, or to exercise any of your rights, at the address below:

Attention: Guardian Corporate Privacy Officer
National Operations

Address: The Guardian Life Insurance Company of America
Group Quality Assurance - Northeast
P.O. Box 981573
El Paso, TX 79998-1573

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Life Benefit Summary
Group Number: 00515887

A Life insurance plan through Guardian provides:

- The foundation of a smart financial plan that helps protect you and those who depend on you
- Affordable group rates
- Flexibility to update your coverage as your life changes or take it with you if you change jobs or retire

About Your Benefits:

	BASIC LIFE	VOLUNTARY TERM LIFE
Employee Benefit	Your employer provides \$20,000 Basic Term Life coverage for all full time employees.	\$10,000 increments to a maximum of \$500,000. See Cost Illustration page for details.
Accidental Death and Dismemberment	Your Basic Life coverage includes Accidental Death and Dismemberment coverage.	Employee, Spouse & Child(ren) coverage. Maximum 1 times life amount.
Spouse/Domestic Partner Benefit	N/A	\$5,000 increments to a maximum of \$250,000. See Cost Illustration page for details.†
Child Benefit	N/A	Your dependent children age 14 days to 23 years (25 if full time student). You may elect one of the following benefit options: \$10,000. Subject to state limits. See Cost Illustration page for details.
Guarantee Issue: The 'guarantee' means you are not required to answer health questions to qualify for coverage up to and including the specified amount, when you sign up for coverage during the initial enrollment period.	Guarantee Issue coverage up to \$20,000 per employee	We Guarantee Issue coverage up to: Employee \$100,000. Spouse \$50,000. Dependent children \$10,000.
Premiums	Covered by your company if you meet eligibility requirements	Increase on plan anniversary after you enter next five-year age group
Portability: Allows you to take coverage with you if you terminate employment.	Yes, with age and other restrictions	Yes, with age and other restrictions
Conversion: Allows you to continue your coverage after your group plan has terminated.	Yes, with restrictions; see certificate of benefits	Yes, with restrictions; see certificate of benefits
Accelerated Life Benefit: A lump sum benefit is paid to you if you are diagnosed with a terminal condition, as defined by the plan.	Yes	Yes
Waiver of Premiums: Premium will not need to be paid if you are totally disabled.	For employees disabled prior to age 60, with premiums waived until age 65, if conditions are met	For employees disabled prior to age 60, with premiums waived until age 65, if conditions met

BASIC LIFE**VOLUNTARY TERM LIFE**

LifeAssistSM: Provides supplemental income that is calculated based off a percentage of your Life benefit to a specified dollar amount if you are ADL disabled. Benefits are paid to the lesser of 100 months or to when waiver of premium ends.	Yes	No
Benefit Reductions: Benefits are reduced by a certain percentage as an employee ages.	35% at age 65, 60% at age 70, 75% at age 75, 85% at age 80	35% at age 65, 60% at age 70, 75% at age 75, 85% at age 80

Subject to coverage limits

‡ Spouse/DP coverage terminates at age 70.

Manage Your Benefits:

Go to www.GuardianAnytime.com to access secure information about your Guardian benefits. Your on-line account will be set up within 30 days after your plan effective date.

Need Assistance?

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Voluntary Life Cost Illustration:

To determine the most appropriate level of coverage, as a rule of thumb, you should consider about 6 - 10 times your annual income, factoring in projected costs to help maintain your family's current life style. To help you assess your needs, you can also go to Guardian Anytime and view a video: <https://www.guardiananytime.com/gafd/wps/portal/fdhome/employees/products-coverage/life>

Employee	Semi-monthly premiums displayed. Cost of AD&D is included.								
	Policy Election Cost Per Age Bracket								
Policy Election Amount	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69 [†]
\$10,000	\$.51	\$.61	\$.76	\$.91	\$ 1.31	\$ 2.06	\$ 3.56	\$ 4.91	\$ 9.26
\$20,000	\$ 1.01	\$ 1.21	\$ 1.51	\$ 1.81	\$ 2.61	\$ 4.11	\$ 7.11	\$ 9.81	\$ 18.51
\$30,000	\$ 1.52	\$ 1.82	\$ 2.27	\$ 2.72	\$ 3.92	\$ 6.17	\$ 10.67	\$ 14.72	\$ 27.77
\$40,000	\$ 2.02	\$ 2.42	\$ 3.02	\$ 3.62	\$ 5.22	\$ 8.22	\$ 14.22	\$ 19.62	\$ 37.02
\$50,000	\$ 2.53	\$ 3.03	\$ 3.78	\$ 4.53	\$ 6.53	\$ 10.28	\$ 17.78	\$ 24.53	\$ 46.28
\$60,000	\$ 3.03	\$ 3.63	\$ 4.53	\$ 5.43	\$ 7.83	\$ 12.33	\$ 21.33	\$ 29.43	\$ 55.53
\$70,000	\$ 3.54	\$ 4.24	\$ 5.29	\$ 6.34	\$ 9.14	\$ 14.39	\$ 24.89	\$ 34.34	\$ 64.79
\$80,000	\$ 4.04	\$ 4.84	\$ 6.04	\$ 7.24	\$ 10.44	\$ 16.44	\$ 28.44	\$ 39.24	\$ 74.04
\$90,000	\$ 4.55	\$ 5.45	\$ 6.80	\$ 8.15	\$ 11.75	\$ 18.50	\$ 32.00	\$ 44.15	\$ 83.30
\$100,000	\$ 5.05	\$ 6.05	\$ 7.55	\$ 9.05	\$ 13.05	\$ 20.55	\$ 35.55	\$ 49.05	\$ 92.55
\$110,000	\$ 5.56	\$ 6.66	\$ 8.31	\$ 9.96	\$ 14.36	\$ 22.61	\$ 39.11	\$ 53.96	\$ 101.81
\$120,000	\$ 6.06	\$ 7.26	\$ 9.06	\$ 10.86	\$ 15.66	\$ 24.66	\$ 42.66	\$ 58.86	\$ 111.06
\$130,000	\$ 6.57	\$ 7.87	\$ 9.82	\$ 11.77	\$ 16.97	\$ 26.72	\$ 46.22	\$ 63.77	\$ 120.32
\$140,000	\$ 7.07	\$ 8.47	\$ 10.57	\$ 12.67	\$ 18.27	\$ 28.77	\$ 49.77	\$ 68.67	\$ 129.57
\$150,000	\$ 7.58	\$ 9.08	\$ 11.33	\$ 13.58	\$ 19.58	\$ 30.83	\$ 53.33	\$ 73.58	\$ 138.83
\$160,000	\$ 8.08	\$ 9.68	\$ 12.08	\$ 14.48	\$ 20.88	\$ 32.88	\$ 56.88	\$ 78.48	\$ 148.08
\$170,000	\$ 8.59	\$ 10.29	\$ 12.84	\$ 15.39	\$ 22.19	\$ 34.94	\$ 60.44	\$ 83.39	\$ 157.34
\$180,000	\$ 9.09	\$ 10.89	\$ 13.59	\$ 16.29	\$ 23.49	\$ 36.99	\$ 63.99	\$ 88.29	\$ 166.59
\$190,000	\$ 9.60	\$ 11.50	\$ 14.35	\$ 17.20	\$ 24.80	\$ 39.05	\$ 67.55	\$ 93.20	\$ 175.85
\$200,000	\$ 10.10	\$ 12.10	\$ 15.10	\$ 18.10	\$ 26.10	\$ 41.10	\$ 71.10	\$ 98.10	\$ 185.10
\$210,000	\$ 10.61	\$ 12.71	\$ 15.86	\$ 19.01	\$ 27.41	\$ 43.16	\$ 74.66	\$ 103.01	\$ 194.36
\$220,000	\$ 11.11	\$ 13.31	\$ 16.61	\$ 19.91	\$ 28.71	\$ 45.21	\$ 78.21	\$ 107.91	\$ 203.61
\$230,000	\$ 11.62	\$ 13.92	\$ 17.37	\$ 20.82	\$ 30.02	\$ 47.27	\$ 81.77	\$ 112.82	\$ 212.87
\$240,000	\$ 12.12	\$ 14.52	\$ 18.12	\$ 21.72	\$ 31.32	\$ 49.32	\$ 85.32	\$ 117.72	\$ 222.12
\$250,000	\$ 12.63	\$ 15.13	\$ 18.88	\$ 22.63	\$ 32.63	\$ 51.38	\$ 88.88	\$ 122.63	\$ 231.38
\$260,000	\$ 13.13	\$ 15.73	\$ 19.63	\$ 23.53	\$ 33.93	\$ 53.43	\$ 92.43	\$ 127.53	\$ 240.63
\$270,000	\$ 13.64	\$ 16.34	\$ 20.39	\$ 24.44	\$ 35.24	\$ 55.49	\$ 95.99	\$ 132.44	\$ 249.89
\$280,000	\$ 14.14	\$ 16.94	\$ 21.14	\$ 25.34	\$ 36.54	\$ 57.54	\$ 99.54	\$ 137.34	\$ 259.14
\$290,000	\$ 14.65	\$ 17.55	\$ 21.90	\$ 26.25	\$ 37.85	\$ 59.60	\$ 103.10	\$ 142.25	\$ 268.40
\$300,000	\$ 15.15	\$ 18.15	\$ 22.65	\$ 27.15	\$ 39.15	\$ 61.65	\$ 106.65	\$ 147.15	\$ 277.65
\$310,000	\$ 15.66	\$ 18.76	\$ 23.41	\$ 28.06	\$ 40.46	\$ 63.71	\$ 110.21	\$ 152.06	\$ 286.91

Voluntary Life Cost Illustration *continued*

	< 30	30–34	35–39	40–44	45–49	50–54	55–59	60–64	65–69†
\$320,000	\$16.16	\$19.36	\$24.16	\$28.96	\$41.76	\$65.76	\$113.76	\$156.96	\$296.16
\$330,000	\$16.67	\$19.97	\$24.92	\$29.87	\$43.07	\$67.82	\$117.32	\$161.87	\$305.42
\$340,000	\$17.17	\$20.57	\$25.67	\$30.77	\$44.37	\$69.87	\$120.87	\$166.77	\$314.67
\$350,000	\$17.68	\$21.18	\$26.43	\$31.68	\$45.68	\$71.93	\$124.43	\$171.68	\$323.93
\$360,000	\$18.18	\$21.78	\$27.18	\$32.58	\$46.98	\$73.98	\$127.98	\$176.58	\$333.18
\$370,000	\$18.69	\$22.39	\$27.94	\$33.49	\$48.29	\$76.04	\$131.54	\$181.49	\$342.44
\$380,000	\$19.19	\$22.99	\$28.69	\$34.39	\$49.59	\$78.09	\$135.09	\$186.39	\$351.69
\$390,000	\$19.70	\$23.60	\$29.45	\$35.30	\$50.90	\$80.15	\$138.65	\$191.30	\$360.95
\$400,000	\$20.20	\$24.20	\$30.20	\$36.20	\$52.20	\$82.20	\$142.20	\$196.20	\$370.20
\$410,000	\$20.71	\$24.81	\$30.96	\$37.11	\$53.51	\$84.26	\$145.76	\$201.11	\$379.46
\$420,000	\$21.21	\$25.41	\$31.71	\$38.01	\$54.81	\$86.31	\$149.31	\$206.01	\$388.71
\$430,000	\$21.72	\$26.02	\$32.47	\$38.92	\$56.12	\$88.37	\$152.87	\$210.92	\$397.97
\$440,000	\$22.22	\$26.62	\$33.22	\$39.82	\$57.42	\$90.42	\$156.42	\$215.82	\$407.22
\$450,000	\$22.73	\$27.23	\$33.98	\$40.73	\$58.73	\$92.48	\$159.98	\$220.73	\$416.48
\$460,000	\$23.23	\$27.83	\$34.73	\$41.63	\$60.03	\$94.53	\$163.53	\$225.63	\$425.73
\$470,000	\$23.74	\$28.44	\$35.49	\$42.54	\$61.34	\$96.59	\$167.09	\$230.54	\$434.99
\$480,000	\$24.24	\$29.04	\$36.24	\$43.44	\$62.64	\$98.64	\$170.64	\$235.44	\$444.24
\$490,000	\$24.75	\$29.65	\$37.00	\$44.35	\$63.95	\$100.70	\$174.20	\$240.35	\$453.50
\$500,000	\$25.25	\$30.25	\$37.75	\$45.25	\$65.25	\$102.75	\$177.75	\$245.25	\$462.75
Policy Election Amount									
Spouse/DP									
\$5,000	\$.25	\$.30	\$.38	\$.45	\$.65	\$1.03	\$1.78	\$2.45	\$4.63
\$10,000	\$.51	\$.61	\$.76	\$.91	\$1.31	\$2.06	\$3.56	\$4.91	\$9.26
\$15,000	\$.76	\$.91	\$1.13	\$1.36	\$1.96	\$3.08	\$5.33	\$7.36	\$13.88
\$20,000	\$1.01	\$1.21	\$1.51	\$1.81	\$2.61	\$4.11	\$7.11	\$9.81	\$18.51
\$25,000	\$1.26	\$1.51	\$1.89	\$2.26	\$3.26	\$5.14	\$8.89	\$12.26	\$23.14
\$30,000	\$1.52	\$1.82	\$2.27	\$2.72	\$3.92	\$6.17	\$10.67	\$14.72	\$27.77
\$35,000	\$1.77	\$2.12	\$2.64	\$3.17	\$4.57	\$7.19	\$12.44	\$17.17	\$32.39
\$40,000	\$2.02	\$2.42	\$3.02	\$3.62	\$5.22	\$8.22	\$14.22	\$19.62	\$37.02
\$45,000	\$2.27	\$2.72	\$3.40	\$4.07	\$5.87	\$9.25	\$16.00	\$22.07	\$41.65
\$50,000	\$2.53	\$3.03	\$3.78	\$4.53	\$6.53	\$10.28	\$17.78	\$24.53	\$46.28
\$55,000	\$2.78	\$3.33	\$4.15	\$4.98	\$7.18	\$11.30	\$19.55	\$26.98	\$50.90
\$60,000	\$3.03	\$3.63	\$4.53	\$5.43	\$7.83	\$12.33	\$21.33	\$29.43	\$55.53

Voluntary Life Cost Illustration *continued*

	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69†
\$65,000	\$3.28	\$3.93	\$4.91	\$5.88	\$8.48	\$13.36	\$23.11	\$31.88	\$60.16
\$70,000	\$3.54	\$4.24	\$5.29	\$6.34	\$9.14	\$14.39	\$24.89	\$34.34	\$64.79
\$75,000	\$3.79	\$4.54	\$5.66	\$6.79	\$9.79	\$15.41	\$26.66	\$36.79	\$69.41
\$80,000	\$4.04	\$4.84	\$6.04	\$7.24	\$10.44	\$16.44	\$28.44	\$39.24	\$74.04
\$85,000	\$4.29	\$5.14	\$6.42	\$7.69	\$11.09	\$17.47	\$30.22	\$41.69	\$78.67
\$90,000	\$4.55	\$5.45	\$6.80	\$8.15	\$11.75	\$18.50	\$32.00	\$44.15	\$83.30
\$95,000	\$4.80	\$5.75	\$7.17	\$8.60	\$12.40	\$19.52	\$33.77	\$46.60	\$87.92
\$100,000	\$5.05	\$6.05	\$7.55	\$9.05	\$13.05	\$20.55	\$35.55	\$49.05	\$92.55
\$105,000	\$5.30	\$6.35	\$7.93	\$9.50	\$13.70	\$21.58	\$37.33	\$51.50	\$97.18
\$110,000	\$5.56	\$6.66	\$8.31	\$9.96	\$14.36	\$22.61	\$39.11	\$53.96	\$101.81
\$115,000	\$5.81	\$6.96	\$8.68	\$10.41	\$15.01	\$23.63	\$40.88	\$56.41	\$106.43
\$120,000	\$6.06	\$7.26	\$9.06	\$10.86	\$15.66	\$24.66	\$42.66	\$58.86	\$111.06
\$125,000	\$6.31	\$7.56	\$9.44	\$11.31	\$16.31	\$25.69	\$44.44	\$61.31	\$115.69
\$130,000	\$6.57	\$7.87	\$9.82	\$11.77	\$16.97	\$26.72	\$46.22	\$63.77	\$120.32
\$135,000	\$6.82	\$8.17	\$10.19	\$12.22	\$17.62	\$27.74	\$47.99	\$66.22	\$124.94
\$140,000	\$7.07	\$8.47	\$10.57	\$12.67	\$18.27	\$28.77	\$49.77	\$68.67	\$129.57
\$145,000	\$7.32	\$8.77	\$10.95	\$13.12	\$18.92	\$29.80	\$51.55	\$71.12	\$134.20
\$150,000	\$7.58	\$9.08	\$11.33	\$13.58	\$19.58	\$30.83	\$53.33	\$73.58	\$138.83
\$155,000	\$7.83	\$9.38	\$11.70	\$14.03	\$20.23	\$31.85	\$55.10	\$76.03	\$143.45
\$160,000	\$8.08	\$9.68	\$12.08	\$14.48	\$20.88	\$32.88	\$56.88	\$78.48	\$148.08
\$165,000	\$8.33	\$9.98	\$12.46	\$14.93	\$21.53	\$33.91	\$58.66	\$80.93	\$152.71
\$170,000	\$8.59	\$10.29	\$12.84	\$15.39	\$22.19	\$34.94	\$60.44	\$83.39	\$157.34
\$175,000	\$8.84	\$10.59	\$13.21	\$15.84	\$22.84	\$35.96	\$62.21	\$85.84	\$161.96
\$180,000	\$9.09	\$10.89	\$13.59	\$16.29	\$23.49	\$36.99	\$63.99	\$88.29	\$166.59
\$185,000	\$9.34	\$11.19	\$13.97	\$16.74	\$24.14	\$38.02	\$65.77	\$90.74	\$171.22
\$190,000	\$9.60	\$11.50	\$14.35	\$17.20	\$24.80	\$39.05	\$67.55	\$93.20	\$175.85
\$195,000	\$9.85	\$11.80	\$14.72	\$17.65	\$25.45	\$40.07	\$69.32	\$95.65	\$180.47
\$200,000	\$10.10	\$12.10	\$15.10	\$18.10	\$26.10	\$41.10	\$71.10	\$98.10	\$185.10
\$205,000	\$10.35	\$12.40	\$15.48	\$18.55	\$26.75	\$42.13	\$72.88	\$100.55	\$189.73
\$210,000	\$10.61	\$12.71	\$15.86	\$19.01	\$27.41	\$43.16	\$74.66	\$103.01	\$194.36
\$215,000	\$10.86	\$13.01	\$16.23	\$19.46	\$28.06	\$44.18	\$76.43	\$105.46	\$198.98
\$220,000	\$11.11	\$13.31	\$16.61	\$19.91	\$28.71	\$45.21	\$78.21	\$107.91	\$203.61

Voluntary Life Cost Illustration *continued*

	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69†
\$225,000	\$11.36	\$13.61	\$16.99	\$20.36	\$29.36	\$46.24	\$79.99	\$110.36	\$208.24
\$230,000	\$11.62	\$13.92	\$17.37	\$20.82	\$30.02	\$47.27	\$81.77	\$112.82	\$212.87
\$235,000	\$11.87	\$14.22	\$17.74	\$21.27	\$30.67	\$48.29	\$83.54	\$115.27	\$217.49
\$240,000	\$12.12	\$14.52	\$18.12	\$21.72	\$31.32	\$49.32	\$85.32	\$117.72	\$222.12
\$245,000	\$12.37	\$14.82	\$18.50	\$22.17	\$31.97	\$50.35	\$87.10	\$120.17	\$226.75
\$250,000	\$12.63	\$15.13	\$18.88	\$22.63	\$32.63	\$51.38	\$88.88	\$122.63	\$231.38
Policy Election Amount									
Child(ren)									
\$10,000	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00

Refer to Guarantee Issue row on page above for Voluntary Life GI amounts.

Premiums for Voluntary Life Increase in five-year increments

Spouse/DP coverage premium is based on Employee age.

†Benefit reductions apply.

Manage Your Benefits:

Go to www.GuardianAnytime.com to access secure information about your Guardian benefits. Your on-line account will be set up within 30 days after your plan effective date.

Need Assistance?

Call the Guardian Helpline (888) 600-1600, weekdays, 8:00 AM to 8:30 PM, EST. Refer to your member ID (social security number) and your plan number: 00515887

LIMITATIONS AND EXCLUSIONS:

A SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS FOR LIFE AND AD&D COVERAGE:

You must be working full-time on the effective date of your coverage; otherwise, your coverage becomes effective after you have completed a specific waiting period. Employees must be legally working in the United States in order to be eligible for coverage. Underwriting must approve coverage for employees on temporary assignment: (a) exceeding one year; or (b) in an area under travel warning by the US Department of State. Subject to state specific variations. Evidence of Insurability is required on all late enrollees. This coverage will not be effective until approved by a Guardian underwriter. This proposal is hedged subject to satisfactory financial evaluation. Please refer to certificate of coverage for full plan description.

Dependent life insurance will not take effect if a dependent, other than a newborn, is confined to the hospital or other health care facility or is unable to perform the normal activities of someone of like age and sex.

A person is ADL-disabled if he or she is (a) physically unable to perform two or more ADLs without continuous physical assistance; or (b) cognitively impaired, and requires verbal cueing to protect himself/herself or others. ADLs are bathing, dressing, toileting, transferring, continence, and eating.

Accelerated Life Benefit is not paid to an employee under the following circumstances: one who is required by law to use the benefit to pay creditors; is required by court order to pay the benefit to another person; is required by a government agency to use the payment to receive a government benefit; or loses his or her group coverage before an accelerated benefit is paid.

Voluntary Life Only:

We pay no benefits if the insured's death is due to suicide within two years from the insured's original effective date. This two year limitation also applies to any increase in benefit. This exclusion may vary according to state law. Late entrants and benefit increases require underwriting approval.

GP-I-R-LB-90, GP-I-R-EOPT-96

Guarantee Issue/Conditional Issue amounts may vary based on age and case size. See your Plan Administrator for details. Late entrants and benefit increases require underwriting approval.

For AD&D: We pay no benefits for any loss caused: by willful self-injury; sickness, disease or medical treatment; by participating in a civil disorder or committing a felony; Traveling on any type of aircraft while having duties on that aircraft; by declared or undeclared act of war or armed aggression; while a member of any armed force (May vary by state); while driving a motor vehicle without a current, valid driver's license; by legal intoxication; or by voluntarily using a non-prescription controlled substance. Contract #GP-I-R-ADCLI-00 et al. We won't pay more than 100% of the Insurance amount for all losses due to the same accident, except as stated. The loss must occur within a specified period of time of the accident. Please see contract for specific definition; definition of loss may vary depending on the benefit payable.

This document is a summary of the major features of the referenced insurance coverage. It is intended for illustrative purposes only and does not constitute a contract. The insurance plan documents, including the policy and certificate, comprise the contract for coverage. The full plan description, including the benefits and all terms, limitations and exclusions that apply will be contained in your insurance certificate. The plan documents are the final arbiter of coverage. Coverage terms may vary by state and actual sold plan. The premium amounts reflected in this summary are an approximation; if there is a discrepancy between this amount and the premium actually billed, the latter prevails.

WillPrep Services

Special bonus for participants in voluntary life plan

Your employer has worked with Guardian to make WillPrep Services available to eligible members with Voluntary Life plans. Keeping an up-to-date will is essential to ensuring that your assets are distributed as you intended, no matter the size of your estate. You may be avoiding creating a will because you believe you can't afford the time or legal expense. Now you can with WillPrep Services.

WillPrep Services offer support and guidance to help you properly prepare the documents necessary to preserve your family's financial security. WillPrep has a range of services including online planning documents, a resource library and access to professionals* to help with issues related to:

- | | | |
|-----------------------------------|------------------------------------|--------------------------|
| ▪ Advanced Health Care Directives | ▪ Financial Power of Attorney | ▪ Wills and Living Wills |
| ▪ Estate Taxes | ▪ Guardianship and Conservatorship | ▪ Resource Library |
| ▪ Executors & Probate | ▪ Healthcare Power of Attorney | ▪ Trusts |

For more information about WillPrep Services, go to www.ibhwillprep.com; User name: WillPrep; Password: GLIC09 or call 1-877-433-6789

*The Option of an attorney prepared will is available for a small fee.

WillPrep Services are provided by Integrated Behavioral Health, Inc., and its contractors. The Guardian Life Insurance Company of America (Guardian) does not provide any part of WillPrep Services. Guardian is not responsible or liable for care or advice given by any provider or resource under the program. This information is for illustrative purposes only. It is not a contract. Only the Administration Agreement can provide the actual terms, services, limitations and exclusions. Guardian and IBH reserve the right to discontinue the WillPrep Services at any time without notice. Legal services will not be provided in connection with or preparation for any action against Guardian, IBH, or your employer.

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Disability Benefit Summary

Group Number: 00515887

A Disability insurance plan through Guardian provides:

- Income protection while you are unable to work
- Affordable group rates
- Fast claim payments paid directly to you that can help pay for expenses while you recover
- Extensive resources and support to help you get back to work and a productive life

About Your Benefits:

	Short-Term Disability	Long-Term Disability
Coverage amount	60% of salary to maximum \$1000/week	60% of salary to maximum \$5000/month
Maximum payment period: Maximum length of time you can receive disability benefits.	26 weeks	Social Security Normal Retirement Age
Accident benefits begin: The length of time you must be disabled before benefits begin.	Day 8	Day 181
Illness benefits begin: The length of time you must be disabled before benefits begin.	Day 8	Day 181
Critical Disability Supplement: Provides a supplemental benefit if you are ADL-disabled or functionally impaired.	Not Available	40% to maximum of \$5000 if you are ADL disabled
Evidence of Insurability: A health statement requiring you to answer a few medical history questions.	Health Statement may be required	Health Statement may be required
Guarantee Issue: The 'guarantee' means you are not required to answer health questions to qualify for coverage up to and including the specified amount, when applicant signs up for coverage during the initial enrollment period.	We Guarantee Issue \$1000 in coverage	We Guarantee Issue \$5000 in coverage
Minimum work hours/week: Minimum number of hours you must regularly work each week to be eligible for coverage.	Planholder Determines	Planholder Determines
Pre-existing conditions: A pre-existing condition includes any condition/symptom for which you, in the specified time period prior to coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs.	3 months look back; 12 months after 2 week limitation	3 months look back; 12 months after exclusion
Premium waived if disabled: Premium will not need to be paid when you are receiving benefits.	Yes	Yes
Survivor benefit: Additional benefit payable to your family if you die while disabled.	No	3 months

UNDERSTANDING YOUR BENEFITS—DISABILITY (Some information may vary by state)

- **Disability (long-term):** For first two years of disability, you will receive benefit payments while you are unable to work in your own occupation. After two years, you will continue to receive benefits if you cannot work in any occupation based on training, experience and education.
- **Earnings definition:** Your covered salary excludes bonuses and commissions.

- **Special limitations:** Provides a 24-month benefit limit for specific conditions including mental health and substance abuse. Other conditions such as chronic fatigue are also included in this limitation. Refer to contract for details.
- **Work incentive:** Plan benefit will not be reduced for a specified amount of months so that you have part-time earnings while you remain disabled, unless the combined benefit and earnings exceed 100% of your previous earnings.

Short-Term Disability Plan Semi-monthly Cost Illustration:

To determine the most appropriate level of coverage, you should consider your current basic monthly expenses. To help you assess your needs, you can also go to Guardian Anytime and view a video:

<https://www.guardiananytime.com/gafd/wps/portal/fdhome/employees/products-coverage/disability>

Policy amounts shown based on sample salary amounts only.

Your premium rate	\$0.750	
\$15,000 Annual Salary \$173 Weekly Benefit	\$6.49	Deduction
\$20,000 Annual Salary \$231 Weekly Benefit	\$8.66	Deduction
\$30,000 Annual Salary \$346 Weekly Benefit	\$12.98	Deduction
\$40,000 Annual Salary \$462 Weekly Benefit	\$17.33	Deduction
\$50,000 Annual Salary \$577 Weekly Benefit	\$21.64	Deduction
\$60,000 Annual Salary \$692 Weekly Benefit	\$25.95	Deduction
\$70,000 Annual Salary \$808 Weekly Benefit	\$30.30	Deduction
\$80,000 Annual Salary \$923 Weekly Benefit	\$34.61	Deduction
\$90,000 Annual Salary \$1,000 Weekly Benefit	\$37.50	Deduction

Manage Your Benefits:

Go to www.GuardianAnytime.com to access secure information about your Guardian benefits. Your on-line account will be set up within 30 days after your plan effective date.

Need Assistance?

Call the Guardian Helpline (888) 600-1600, weekdays, 8:00 AM to 8:30 PM, EST. Refer to your member ID (social security number) and your plan number: 00515887

A SUMMARY OF DISABILITY PLAN LIMITATIONS AND EXCLUSIONS

- Evidence of Insurability is required on all late enrollees. This coverage will not be effective until approved by a Guardian underwriter. This proposal is hedged subject to satisfactory financial evaluation. Please refer to certificate of coverage for full plan description.
- You must be working full-time on the effective date of your coverage; otherwise, your coverage becomes effective after you have completed a specific waiting period.
- Employees must be legally working in the United States in order to be eligible for coverage. Underwriting must approve coverage for employees on temporary assignment: (a) exceeding one year; or (b) in an area under travel warning by the US Department of State. Subject to state specific variations.
- For Long-Term Disability coverage, we pay no benefits for a disability caused or contributed to by a pre-existing condition unless the disability starts after you have been insured under this plan for a specified period of time. We limit the duration of payments for long term disabilities caused by mental or emotional conditions, or alcohol or drug abuse.
- For Short-Term Disability coverage, benefits for a disability caused or contributed to by a pre-existing condition are limited, unless the disability starts after you have been insured under this plan for a specified period of time. We do not pay short term disability benefits for any job-related or on-the-job injury, or conditions for which Workers' Compensation benefits are payable.
- We do not pay benefits for charges relating to a covered person: taking part in any war or act of war (including service in the armed forces) committing a felony or taking part in any riot or other civil disorder or intentionally injuring themselves or attempting suicide while sane or insane. We do not pay benefits for charges relating to legal intoxication, including but not limited to the operation of a motor vehicle, and for the voluntary use of any poison, chemical, prescription or non-prescription drug or controlled substance unless it has been prescribed by a doctor and is used as prescribed. We limit the duration of payments for long term disabilities caused by mental or emotional conditions, or alcohol or drug abuse. We do not pay benefits during any period in which a covered person is confined to a correctional facility, an employee is not under the care of a doctor, an employee is receiving treatment outside of the US or Canada, and the employee's loss of earnings is not solely due to disability.
- This policy provides disability income insurance only. It does not provide "basic hospital", "basic medical", or "medical" insurance as defined by the New York State Insurance Department.
- If this plan is transferred from another insurance carrier, the time an insured is covered under that plan will count toward satisfying Guardian's pre-existing condition limitation period. State variations may apply.
- When applicable, this coverage will integrate with NJ TDB, NY DBL, CA SDI, RI TDI, Hawaii TDI and Puerto Rico DBA.

Contract #s GP-I-STD94-1.0 et al; GP-I-STD2K-1.0 et al; GP-I-STD07-1.0 et al; GP-I-STD-15-1.0 et al. Contract #s GP-I-LTD94-A,B,C-1.0 et al.; GP-I-LTD2K-1.0 et al; GP-I-LTD07-1.0 et al; GP-I-LTD-15-1.0 et al.

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BENEFITS OFFSET NOTICE

Your Guardian Group Disability Policy (Policy) may provide that any Guardian Disability benefits you receive may be offset by Other Income/ Benefits you or your dependents receive while you are receiving Guardian Disability Benefits. This means that Guardian may deduct the amount of any Other/Income Benefit payments made to you or your dependents from your weekly or monthly Guardian Disability Benefit prior to issuing payment. Examples of Other Income Benefits described in your Policy include:

- U.S. Social Security Disability Income or Retirement Benefits
- Disability or Retirement Benefits payable from any other source, including state mandated disability plans, U.S. Railroad Retirement plan or similar U.S./Canadian plan
- Salary earned or paid during your disability period, including sick leave, paid time off, severance payments, bonuses and commissions
- Workers' Compensation benefits
- No-fault motor vehicle coverage benefits
- Distributions, profit sharing, royalties

Upon enrollment, please review your certificate booklet for the full definition of Other Income Benefits and provisions pertaining benefit offsets and overpayment recovery. If you or your dependents are awarded any Other Income Benefits, including lump sum payments while you are receiving Guardian Disability benefits, you should contact Guardian promptly to calculate the appropriate offset amount and prevent an overpayment of benefits.

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Critical Illness Benefit Summary
Group Number: 00515887
A Critical Illness insurance plan through Guardian provides:

- A cash benefit for a range of covered serious illnesses such as Cancer, Stroke and Heart Attack, in addition to whatever your medical insurance may cover
- Payments are made directly to you and can be used for any purpose

About Your Benefits:
CRITICAL ILLNESS

Benefit Amount(s) Employee may choose a lump sum benefit up to \$30,000. Please see your cost illustration for a full list of available benefit amounts.

CONDITIONS
Vascular

	1st OCCURRENCE	2nd OCCURRENCE
Heart Attack	100%	50%
Stroke	100%	50%
Heart Failure	100%	50%
Coronary Arteriosclerosis	30%	0%

Other

Organ Failure	100%	50%
Kidney Failure	100%	50%

ADDITIONAL CONDITIONS
1st OCCURRENCE ONLY

Addison's Disease	30%
ALS (Lou Gehrig's Disease)	100%
Alzheimer's Disease	50%
Coma	100%
Huntington's Disease	30%
Loss of Hearing	100%
Loss of Sight	100%
Loss of Speech	100%
Multiple Sclerosis	30%
Parkinson's Disease	100%
Permanent Paralysis	50% for 1 limb, 100% for 2 limbs
Severe Burns	100%

Childhood Conditions
1st OCCURRENCE ONLY

Cerebral Palsy	100%
Cleft Lip/Palate	100%
Club Foot	100%
Cystic Fibrosis	100%
Down's Syndrome	100%
Muscular Dystrophy	100%
Spina Bifida	100%
Type I Diabetes	100%

Spouse/Domestic Partner Benefit

May choose a lump sum benefit up to \$15,000. Please see your cost illustration for a full list of available benefit amounts.

Child Benefit- children age Birth to 26 years

25% of employee's lump sum benefit

Benefit information illustrated within this material reflects the plan covered by Guardian as of 07/25/2019

All Eligible 12 Month Employees Paid Bi-Weekly Benefit Summary

The Guardian Life Insurance Company of America, New York, NY

CRITICAL ILLNESS

Benefit Reductions: Benefits are reduced by a certain percentage as an employee ages	50% at age 70
Guarantee Issue: The 'guarantee' means you are not required to answer health questions to qualify for coverage up to and including the specified amount, when you sign up for coverage during the initial enrollment period or the annual open enrollment period.	We Guarantee Issue up to: \$30,000 For a spouse: \$15,000 For a child: All Amounts Health questions are required if the elected amount exceeds the Guarantee Issue.
Portability: Allows you to take your Critical Illness coverage with you if you terminate employment.	Included
Pre-Existing Condition Limitation: A pre-existing condition includes any condition for which you, in the specified time period prior to coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs.	Not Applicable

WELLNESS BENEFIT

Employee Per Year Limit	\$100
Spouse Per Year Limit	\$100
Child Per Year Limit	\$100

Condition Definitions

- Stroke: Stroke must be severe enough to cause neurological deficits at least 30 days after the event.
- Heart Failure: An insured must be placed on an organ transplant list in order to be eligible for the Heart failure benefits.
- Coronary Arteriosclerosis: Coronary Arteriosclerosis must be severe enough to require a coronary artery bypass graft.
- Organ Failure: Organ failure includes both lungs, liver, pancreas or bone marrow and requires the insured to be placed on an organ transplant list.
- Kidney Failure: An insured must be placed on an organ transplant list in order to be eligible for the Kidney failure benefits.

Critical Illness Cost Illustration

To determine the most appropriate level of coverage, you should consider your current basic monthly expenses and expected financial needs during a Critical Illness.

Your premium will not increase as you age.

Spouse/DP coverage premium is based on Employee age

Child cost is included with employee election.

Issue Age	Semi-monthly Premiums Displayed Election Cost Per Age Bracket					
	< 30	30-39	40-49	50-59	60-69	70 [†]
Employee						
\$15,000	\$4.13	\$5.03	\$8.03	\$13.13	\$19.20	\$40.88
\$30,000	\$8.25	\$10.05	\$16.05	\$26.25	\$38.40	\$81.75
Benefit Amount Up To 50% of Employee Amount to a Maximum of \$15,000						
Spouse						
\$7,500	\$2.07	\$2.52	\$4.02	\$6.57	\$9.60	\$20.44
\$15,000	\$4.13	\$5.03	\$8.03	\$13.13	\$19.20	\$40.88

[†]Benefit reductions may apply. See plan details.

Manage Your Benefits:

Go to www.GuardianAnytime.com to access secure information about your Guardian benefits. Your on-line account will be set up within 30 days after your plan effective date.

Need Assistance?

Call the Guardian Helpline (888) 600-1600, weekdays, 8:00 AM to 8:30 PM, EST. Refer to your member ID (social security number) and your plan number: 00515887.

EXCLUSIONS AND LIMITATIONS

A SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS FOR CRITICAL ILLNESS:

We will not pay benefits for the First Occurrence of a Critical Illness if it occurs less than 3 months after the First Occurrence of a related Critical Illness for which this Plan paid benefits. By related we mean either: (a) both Critical Illnesses are contained within the Cancer Related Conditions category; or (b) both Critical Illnesses are contained within the Vascular Conditions category. We will not pay benefits for a Second occurrence (recurrence) of a Critical Illness unless the Covered Person has not exhibited symptoms or received care or treatment for that Critical Illness for at least 12 months in a row prior to the recurrence. For purposes of this exclusion, care or treatment does not include: (1) preventive medications in the absence of disease; and (2) routine scheduled follow-up visits to a Doctor.

We do not pay benefits for claims relating to a covered person: taking part in any war or act of war (including service in the armed forces) committing a felony or taking part in any riot or other civil disorder or intentionally injuring themselves or attempting suicide while sane or insane.

Employees must be legally working in the United States in order to be eligible for coverage. Underwriting must approve coverage for employees on temporary assignment: (a) exceeding 1 year; or (b) in an area under travel warning by the

This document is a summary of the major features of the referenced insurance coverage. It is intended for illustrative purposes only and does not constitute a contract. The insurance plan documents, including the policy and certificate, comprise the contract for coverage. The full plan description, including the benefits and all terms, limitations and exclusions that apply will be contained in your insurance certificate. The plan documents are the final arbiter of coverage. Coverage terms may vary by state and actual sold plan. The premium amounts reflected in this summary are an approximation; if there is a discrepancy between this amount and the premium actually billed, the latter prevails.

US Department of State, subject to state specific variations.

Guardian's Critical Illness plan does not provide comprehensive medical coverage. It is a basic or limited benefit and is not intended to cover all medical expenses. It does not provide "basic hospital," "basic medical," or "medical" insurance as defined by the New York State Insurance Department.

Health questions are required on those enrolling outside of the initial enrollment period or annual open enrollment period. The coverage will not be effective until approved by a Guardian underwriter.

This policy will not pay for a diagnosis of a listed critical illness that is made before the insured's Critical Illness effective date with Guardian.

The policy has exclusions and limitations that may impact the eligibility for or entitlement to benefits under each covered condition. See your certificate booklet for a full listing of exclusions & limitations..

If Critical Illness insurance premium is paid for on a pre tax basis, the benefit may be taxable. Please contact your tax or legal advisor regarding the tax treatment of your policy benefits..

Contract # GP-1-CI-14

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Group Number: 00515887
Accident Benefit Summary
Accident insurance through Guardian provides you:

- A cash benefit for covered injuries, treatments and services, in addition to whatever your medical plan may cover
- Payments go directly to you, not the doctor
- Easy enrollment with no medical questions

About Your Benefits:

ACCIDENT		
COVERAGE - DETAILS	Option 1	Option 2
Your Semi-monthly premium	\$10.07	\$11.49
You and Spouse/Domestic Partner	\$16.35	\$17.77
You and Child(ren)	\$17.03	\$18.45
You, Spouse/Domestic Partner and Child(ren)	\$23.30	\$24.72
Accident Coverage Type	Off Job	On and Off Job
Portability - Allows you to take your Accident coverage with you if you terminate employment.	Included	Included
ACCIDENTAL DEATH AND DISMEMBERMENT		
Benefit Amount(s)	Employee \$50,000 Spouse \$25,000 Child \$5,000	Employee \$50,000 Spouse \$25,000 Child \$5,000
Catastrophic Loss	Quadriplegia, Loss of speech & hearing (both ears), Loss of Cognitive function: 100% of AD&D Hemiplegia & Paraplegia: 50% of AD&D	Quadriplegia, Loss of speech & hearing (both ears), Loss of Cognitive function: 100% of AD&D Hemiplegia & Paraplegia: 50% of AD&D
Common Carrier	200% of AD&D benefit	200% of AD&D benefit
Common Disaster	200% of Spouse AD&D benefit	200% of Spouse AD&D benefit
Dismemberment - Hand, Foot, Sight	Single: 50% of AD&D benefit Multiple: 100% of AD&D benefit	Single: 50% of AD&D benefit Multiple: 100% of AD&D benefit
Dismemberment - Thumb/Index Finger Same Hand, Four Fingers Same Hand, All Toes Same Foot	25% of AD&D benefit	25% of AD&D benefit
Seatbelts and Airbags	Seatbelts: \$10,000 & Airbags: \$15,000	Seatbelts: \$10,000 & Airbags: \$15,000
Reasonable Accommodation to Home or Vehicle	\$2,500	\$2,500
WELLNESS BENEFIT - Per Year Limit	\$100	\$100
Child(ren) Age Limits	Children age birth to 26 years	Children age birth to 26 years
RAINY DAY FUND	Benefit Amount: \$500 Rollover Maximum: \$250 Fund Maximum: \$1,000	Benefit Amount: \$500 Rollover Maximum: \$250 Fund Maximum: \$1,000
INJURY-FREE BENEFIT	Pays \$200 if a covered family is claim free for five years	Pays \$200 if a covered family is claim free for five years
FEATURES		
Air Ambulance	\$1,500	\$1,500
Ambulance	\$300	\$300
Blood/Plasma/Platelets	\$300	\$300

FEATURES (Cont.)	Option 1	Option 2
Burns (2nd Degree/3rd Degree)	9 sq inches To 18 sq inches: \$0/\$2,000 18 sq inches To 35 sq inches: \$1,000/\$4,000 Over 35 sq inches: \$3,000/\$12,000	9 sq inches To 18 sq inches: \$0/\$2,000 18 sq inches To 35 sq inches: \$1,000/\$4,000 Over 35 sq inches: \$3,000/\$12,000
Burns - Skin Graft	50% of burn benefit	50% of burn benefit
Child Organized Sport - Benefit is paid if the covered accident occurred while your covered child, age 18 years or younger, is participating in an organized sport that is governed by an organization and requires formal registration to participate.	25% increase to child benefits	25% increase to child benefits
Chiropractic Visits	\$50/visit, up to 6 visits	\$50/visit, up to 6 visits
Coma	\$12,500	\$12,500
Concussion Baseline Study	\$25	\$25
Concussions	\$300	\$300
Diagnostic Exam (Major)	\$300	\$300
Dislocations	Schedule up to \$7,000	Schedule up to \$7,000
Doctor Follow-Up Visits	\$75, up to 6 treatments	\$75, up to 6 treatments
Emergency Dental Work	\$400/Crown, \$100/Extraction	\$400/Crown, \$100/Extraction
Emergency Room Treatment	\$250	\$250
Epidural Anesthesia Pain Management	\$100, 2 times per accident	\$100, 2 times per accident
Eye Injury	\$300	\$300
Family Care—Benefit is payable for each child attending a Child Care center while the insured is confined to a hospital, ICU or Alternate Care or Rehabilitative facility due to injuries sustained in a covered accident.	\$30/day, up to 30 days	\$30/day, up to 30 days
Fractures	Schedule up to \$8,000	Schedule up to \$8,000
Gun Shot Wound	\$1,000	\$1,000
Hospital Admission	\$1,500	\$1,500
Hospital Confinement	\$300/day - up to 1 year	\$300/day - up to 1 year
Hospital ICU Admission	\$3,000	\$3,000
Hospital ICU Confinement	\$600/day - up to 15 days	\$600/day - up to 15 days
Initial Dr. Office/Urgent Care Facility Treatment	\$125	\$125
Joint Replacement (Hip/Knee/Shoulder)	\$3,500/\$1,750/\$1,750	\$3,500/\$1,750/\$1,750
Knee Cartilage	\$750	\$750
Laceration	Schedule up to \$500	Schedule up to \$500
Lodging - The hospital stay must be more than 50 miles from the insured's residence.	\$150/day, up to 30 days for companion hotel stay	\$150/day, up to 30 days for companion hotel stay
Medical Appliance—Wheelchair, motorized scooter, leg or back brace, cane, crutches, walker, walking boot that extends above the ankle or brace for the neck.	Schedule up to \$600	Schedule up to \$600
Outpatient Therapies	\$50/day, up to 10 days	\$50/day, up to 10 days
Post-Traumatic Stress Disorder	\$500	\$500
Prosthetic Device/Artificial Limb	1: \$1,000 2 or more: \$2,000	1: \$1,000 2 or more: \$2,000
Rehabilitation Unit Confinement	\$150/day, up to 15 days	\$150/day, up to 15 days
Ruptured Disc With Surgical Repair	\$750	\$750
Surgery (Cranial, Open Abdominal, Thoracic, Hernia) Max	Schedule up to \$1,500 Hernia: \$300	Schedule up to \$1,500 Hernia: \$300
Surgery (Exploratory or Arthroscopic)	\$500	\$500
Tendon/Ligament/Rotator Cuff	1: \$750 2 or more: \$1,500	1: \$750 2 or more: \$1,500
Transportation - Benefit is paid if you have to travel more than 50 miles one way to receive special treatment at a hospital or facility due to a covered accident.	\$0.50 per mile, limited to \$600/round trip, up to 3 times per accident	\$0.50 per mile, limited to \$600/round trip, up to 3 times per accident

FEATURES (Cont.)	Option 1	Option 2
Traumatic Brain Injury — A nondegenerative, noncongenital Injury to the brain from an external nonbiological force, requiring Hospital Confinement for 48 hours or more and resulting in a permanent neurological deficit with significant loss of muscle function and persistent clinical symptoms.	\$5,000	\$5,000
X - Ray	\$50	\$50

UNDERSTANDING YOUR BENEFITS:

- **Common Carrier** – Benefit is paid if an insured's death occurs due to an accident while riding as a fare-paying passenger in a public conveyance. If this is paid, we do not pay the Accidental Death benefit.
- **Common Disaster** – Benefit is paid if both you & your spouse die in a covered accident or separate covered accidents within the same 24 hour period.
- **Reasonable Accommodation** – Benefit is payable if a modification is required to an insured's place of residence or vehicle due to an Accidental Dismemberment or Catastrophic loss.
- **Emergency Room Treatment** – Benefit is paid only when an insured is examined or treated within 72 hours of a covered accident.
- **Injury-Free Benefit** – A covered family must be claim free for 5 years, other than a Wellness or Concussion Baseline Study claim.
- **Rainy Day Fund** – Can pay benefits when a claimant has exhausted a frequency limitation that applies to a particular benefit. Rainy Day Fund will apply to the following benefits Air Ambulance, Ambulance, Blood/Plasma/Platelets, Chiropractic visits, Diagnostic Exam (Major), Doctor Follow-Up visits, Emergency Dental Work, Epidural Anesthesia Pain Management, Eye Injury, Family Care, Fractures, Gun Shot Wound, Hospital Confinement, Hospital ICU Confinement, Joint Replacement, Knee Cartilage, Lodging, Outpatient Therapies, Rehabilitation Unit Confinement, Ruptured Disc with Surgical Repair, Surgery (Cranial, Open Abdominal, Thoracic, Hernia), Surgery (Exploratory and Arthroscopic), Transportation and X-Ray, if they are included on your plan.

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Manage Your Benefits:

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Need Assistance?

Call the Guardian Helpline (888) 600-1600, weekdays, 8:00 AM to 8:30 PM, EST. Refer to your member ID (social security number) and your plan number: 00515887

LIMITATIONS AND EXCLUSIONS:

A SUMMARY OF ACCIDENT LIMITATIONS AND EXCLUSIONS:

Employees must be working in the United States in order to be eligible for coverage. Underwriting must approve coverage for employees on temporary assignment: (a) exceeding 1 year; or (b) in an area under travel warning by the US Department of State, subject to state specific variations.

This proposal summarizes the major features of the Guardian Accident benefit plan. It is not intended to be a complete representation of the proposed plan. For full plan features, including exclusions and limitations, please refer to your Policy.

This proposal is hedged subject to satisfactory financial evaluation.

We don't pay benefits for any Injury caused by or related to directly or indirectly: Sickness, disease, mental infirmity or medical or surgical treatment; the covered person being legally intoxicated; declared or undeclared war, act of war, or armed aggression; service in the armed forces, National Guard, or military reserves of any state or country; taking part in a riot or civil disorder; commission of, or attempt to commit a felony; treatment rendered or hospital confinement outside the United States or Canada; intentionally self-inflicted Injury, while sane or insane; suicide or attempted suicide, while sane or insane; travel or flight in any

kind of aircraft, including any aircraft owned by or for the policyholder, except as a fare-paying passenger on a common carrier; participation in any kind of sporting activity for compensation or profit, including coaching or officiating; riding in or driving any motor-driven vehicle in a race, stunt show or speed test; participation in hang gliding, bungee jumping, sail gliding, parasailing, parakiting, ballooning, parachuting, zorbing or skydiving; an accident that occurred before the covered person is covered by this plan; injuries to a dependent child received during birth; voluntary use of any poison, chemical, prescription or non-prescription drug or controlled substance unless: (1) it was prescribed for a covered person by a doctor, and (2) it was used as prescribed. In the case of a non-prescription drug, this Plan does not pay for any Accident resulting from or contributed to by use in a manner inconsistent with package instructions. "Controlled substance" means anything called a controlled substance in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as amended from time to time. Job related or on the job injuries for the employee are excluded if Accident coverage is off job only.

Contract # GP-I-ACC-18

If Accident insurance premium is paid for on a pre tax basis, the benefit may be taxable. Please contact your tax or legal advisor regarding the tax treatment of your policy benefits.

Cancer Benefit Summary
Group Number: 00515887

A Cancer insurance plan through Guardian provides:

- Lump-sum cash payments for certain procedures, screenings and treatments related to a covered cancer diagnosis, in addition to whatever your medical plan covers
- Payments are made directly to you and can be used for any purpose
- Ability to take the coverage with you if you change jobs or retire
- Affordable group rates

About Your Benefits:

CANCER	
COVERAGE - DETAILS	
Your Semi-monthly premium	\$16.72
You and Spouse	\$33.13
You and Child(ren)	\$19.04
You, Spouse and Child(ren)	\$35.45
INITIAL DIAGNOSIS BENEFIT - Benefit is paid when you are diagnosed with Internal cancer for the first time while insured under this Plan.	
Benefit Amount(s)	Employee \$5,000 Spouse \$5,000 Child \$5,000
Benefit Waiting Period - A specified period of time after your effective date during which the Initial Diagnosis benefits will not be payable.	30 Days
CANCER SCREENING	
Benefit Amount	\$100; \$100 for Follow-Up screening
RADIATION THERAPY OR CHEMOTHERAPY	
Benefit	Schedule amounts up to a \$15,000 benefit year maximum.
Pre-Existing Conditions Limitation: A pre-existing condition includes any condition for which you, in the specified time period prior to coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs.	12 month look back period, 12 month exclusion period.
Portability: Allows you to take your Cancer coverage with you if you terminate employment. Ported Cancer plan terminates at age 70.	Included
Child(ren) Age Limits	Children age birth to 26 years
FEATURES	
Air Ambulance	\$2,000/trip, limit 2 trips per hospital confinement
Alternative Care	\$50/visit up to 20 visits
Ambulance	\$250/trip, limit 2 trips per hospital confinement
Anesthesia	25% of surgery benefit
Anti-Nausea	\$50/day up to \$250 per month
Attending Physician	\$25/day while hospital confined. Limit 75 visits.
Blood/Plasma/Platelets	\$200/day up to \$10,000 per year
Bone Marrow/Stem Cell	Bone Marrow: \$10,000 Stem Cell: \$2,500 50% benefit for 2nd transplant. \$1,500 benefit if a donor
Experimental Treatment	\$200/day up to \$2,400/month
Extended Care Facility/Skilled Nursing care	\$150/day up to 90 days per year

FEATURES (Cont.)

Government or Charity Hospital	\$400 per day in lieu of all other benefits
Home Health Care	\$100/visit up to 30 visits per year
Hormone Therapy	\$50/treatment up to 12 treatments per year
Hospice	\$100/day up to 100 days/lifetime
Hospital Confinement	\$400/day for first 30 days; \$800/day for 31st day thereafter per confinement
ICU Confinement	\$600/day for first 30 days; \$800/day for 31st day thereafter per confinement
Immunotherapy	\$500 per month, \$2500 lifetime max
Inpatient Special Nursing	\$150/day up to 30 days per year
Medical Imaging	\$200/image up to 2 per year
Outpatient and family member lodging - Lodging must be more than 50 miles from your home.	\$100/day, up to 90 days per year
Outpatient or Ambulatory Surgical Center	\$350/day, 3 days per procedure
Physical or Speech Therapy	\$50/visit up to 4 visits per month, \$1,000 lifetime max
Prosthetic	Surgically Implanted: \$3,000/device, \$6,000 lifetime max Non-Surgically: \$300/device, \$600 lifetime max
Reconstructive Surgery	Breast TRAM \$3,000 Breast reconstruction \$700 Breast Symmetry \$350 Facial reconstruction \$700
Reproductive Benefit	\$1,500 egg harvesting, \$500 egg or sperm storage, \$2,000 lifetime max
Second Surgical Opinion	\$300/surgery procedure
Skin Cancer	Biopsy Only: \$100 Reconstructive Surgery: \$250 Excision of a skin cancer: \$375 Excision of a skin cancer with flap or graft: \$600
Surgical Benefit	Schedule amount up to \$5,500
Transportation/Companion Transportation - Benefit is paid if you have to travel more than 50 miles one way to receive treatment for internal cancer.	\$0.50/mile up to \$1,500 per round trip/equal benefit for companion
Waiver of Premium - If you become disabled due to cancer that is diagnosed after the employee's effective date, and you remain disabled for 90 days, we will waive the premium due after such 90 days for as long as you remain disabled.	Included

UNDERSTANDING YOUR BENEFITS :

- **Alternative Care** – Benefit is paid for palliative care (bio-feedback or hypnosis) or lifestyle benefits such as visits to an accredited practitioner for smoking cessation, yoga, meditation, relaxation techniques and nutritional counseling.
- **Cancer** – Cancer means you have been diagnosed with a disease manifested by the presence of a malignant tumor characterized by the uncontrolled growth and spread of malignant cells in any part of the body. This includes leukemia, Hodgkin's disease, lymphoma, sarcoma, malignant tumors and melanoma. Cancer includes carcinomas in-situ (in the natural or normal place, confined to the site of origin, without having invaded neighboring tissue). Pre-malignant conditions or conditions with malignant potential, such as myelodysplastic and myeloproliferative disorders, carcinoid, leukoplakia, hyperplasia, actinic keratosis, polycythemia, and nonmalignant melanoma, moles or similar diseases or lesions will not be considered cancer. Cancer must be diagnosed while insured under the Guardian cancer plan.
- **Experimental Treatment** – Benefits will be paid for experimental treatment prescribed by a doctor for the purpose of destroying or changing abnormal tissue. All treatment must be NCI listed as viable experimental treatment for Internal Cancer.

Manage Your Benefits:

Go to www.GuardianAnytime.com to access secure information about your Guardian benefits. Your on-line account will be set up within 30 days after your plan effective date.

Need Assistance?

Call the Guardian Helpline (888) 600-1600, weekdays, 8:00 AM to 8:30 PM, EST. Refer to your member ID (social security number) and your plan number: 00515887

LIMITATIONS AND EXCLUSIONS:

A SUMMARY OF CANCER LIMITATIONS AND EXCLUSIONS:

Conditional Issue underwriting is required on those enrolling outside of the initial enrollment period or annual open enrollment period.

This plan will not pay benefits for: Services or treatment not included in the Features. Services or treatment provided by a family member. Services or treatment rendered for hospital confinement outside the United States. Any cancer diagnosed solely outside of the United States. Services or treatment provided primarily for cosmetic purposes. Services or treatment for premalignant conditions. Services or treatment for conditions with malignant potential. Services or treatment for non-cancer sicknesses.

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Cancer caused by, contributed to by, or resulting from: participating in a felony, riot or insurrection; intentionally causing a self-inflicted injury; committing or attempting to commit suicide while sane or insane; a covered person's mental or emotional disorder, alcoholism or drug addiction; engaging in any illegal activity; or serving in the armed forces or any auxiliary unit of the armed forces of any country.

If Cancer insurance premium is paid for on a pre tax basis, the benefit may be taxable. Please contact your tax or legal advisor regarding the tax treatment of your policy benefits.

Contract # GP-I-CAN-IC-12



Easy-To-Use Online Link Provides Faster Processing

Guardian's online electronic Evidence of Insurability (EOI) provides an alternative to paper EOI forms when you need to provide additional information for requested coverage.

Common situations include:

- Answering yes to one of the health questions on your enrollment form
- Enrolling for coverage in excess of the guaranteed issue amount
- Requesting coverage after your initial eligibility for coverage

Electronic Evidence of Insurability can be used for the following coverages*:

- Basic Life
- Voluntary Life
- Short Term Disability
- Long Term Disability

Guardian's online EOI form offers several advantages:

- Your personal data is kept secure
- No errors due to hand-written data
- Faster submission of your completed form

Accessing the electronic Evidence of Insurability link

Simply go to : guardiananytime.com/eoi

No registration is required. The process is easy and secure, simply follow the steps outlined below:

- 1 Fill in your Group ID #
- 2 Enter your personal information
- 3 Answer the health questions
- 4 Electronically sign your name and click 'Submit'

Guardian receives the completed EOI form in minutes!

- 1 Guardian's Medical Underwriting Team moves through the EOI process and will contact you with any questions.
- 2 We will send you a letter in the mail regarding the status of your request for coverage.
- 3 We will notify your employer of the outcome of your request only if your coverage amount is changed.

If you have questions about the process or if you need to provide evidence of insurability, please contact your Plan Administrator.

The Guardian Life Insurance
Company of America
New York, NY

guardiananytime.com

*Applicable to coverage requiring full Evidence of Insurability (not applicable to conditional issue amounts). Electronic EOI is not available in New York and New Hampshire. Electronic EOI is available using most internet browsers.

Guardian® is a registered service mark of The Guardian Life Insurance Company of America.

WorkLifeMatters

Your Confidential Employee Assistance Program – Helping find balance between work and home life.

WorkLifeMatters provides guidance for personal issues that you might be facing and information about other concerns that affect your life, whether it's a life event or on a day-to-day basis.

- **Unlimited free telephonic consultation with an EAP counselor available 24/7 at 800-386-7055**
- **Referrals to local counselors — up to three sessions free of charge**
- **State-of-the-art website featuring over 3,400 helpful articles on topics like wellness, training courses, and a legal and financial center**

WorkLifeMatters can offer help with:

Education

- Admissions testing & procedures
- Adult re-entry programs
- College Planning
- Financial aid resources
- Finding a pre-school

Lifestyle & Fitness Management

- Anxiety & depression
- Divorce & separation
- Drugs & alcohol

Dependent Care & Care Giving

- Adoption Assistance
- Before/after school programs
- Day Care/Elder Care
- Elder care
- In-home services

Working Smarter

- Career development
- Effective managing
- Relocation

Legal and financial

- Basic tax planning
- Credit & collections
- Debt Counseling
- Home buying
- Immigration

For more information about WorkLifeMatters, go to www.ibhworklife.com; User Name: Matters; Password: wlm70101

WorkLifeMatters Program services are provided by Integrated Behavioral Health, Inc., and its contractors. Guardian does not provide any part of WorkLifeMatters Program services. Guardian is not responsible or liable for care or advice given by any provider or resource under the program. This information is for illustrative purposes only. It is not a contract. Only the Administration Agreement can provide the actual terms, services, limitations and exclusions. Guardian and IBH reserve the right to discontinue the WorkLifeMatters Program at any time without notice. Legal services provided through WorkLifeMatters will not be provided in connection with or preparation for any action against Guardian, IBH, or your employer.